IN THE UNITED STATES PATENT AND TRADEMARK OFFICE FOR FILING APPLICATION UNDER 3 NG FEE OR EXECUTED INVENTOR'S WITHOUT

OLA S N STADE Assistant Commissioner for Patents Washington, DC 20231

Atty. Dkt. 2802-5

Date: July 13, 2000

Sir:

This is a request for filing a new PATENT APPLICATION under Rule 53(b) entitled: WEB-BASED ACCOUNT MANAGEMENT

without a filing fee and/or without an executed inventor's path/declaration

Without a filling lee and/or without an executed inventor's outh/declaration.						
This a	application is made by the below identified inventor(s). Attached hereto are the following papers:					
\boxtimes	An abstract together with					
21	pages of specification and claims including					

8 numbered claims and also attached is/are

4	This application is base Application No.	ing drawings. sed on the following p Country	rior foreign applica	tion(s): Filing Date			
•	ectively, the entire cont led therefrom. This application is bas Application No.	•		ference in this application, and	d priority is hereby		
	bespectively, the entire content of which is hereby incorporated by reference in this application, and priority is hereby laimed therefrom. Certified copy/ies of foreign applications attached. This application is a continuation/ division/ continuation-in-part of application Serial No. 09/567,589, filed May 10, 2000, which claims the benefit of U.S. Provisional Patent Application Serial No. 60/133,687, filed May 10, 1999. Please amend the specification by inserting before the first line:This application is a continuation/ division/ continuation-in-part of application Serial No. filed the entire content of which is hereby incorporated by reference in this application Please amend the specification by inserting before the first line:This is a continuation of PCT application No. filed the entire content of which is hereby incorporated by reference in this application Provisional Application No. filed the entire content of which is hereby incorporated by reference in this application Preliminary amendment to claims (attached hereto), to be entered before calculation of the fee. Also attached.						
1.	Inventor:	Norman (first)	MI	Understein (last)	United States (citizenship)		
	Residence: (city)	Potomac	1411	(state/country) Maryland	(5251161117)		
Post Office Address: P.O. Box 60404, Potomac, Maryland							

NOTE: FOR ADDITIONAL INVENTORS, check box
and attach sheet with same information.

Address all future communications to NIXON & VANDERHYE P.C., 1100 North Glebe Road, 8th Floor, Arlington, Virginia 22201.

1100 North Glebe Road, 8th Floor Arlington, Virginia 22201-4714 Telephone: (703) 816-4000 Facsimile: (703) 816-4100 AMK:jls

(Zip Code) 20859-0404

NIXON & VANDERHYE P.C.

By Atty: Alan M. Kagen, Reg. No. 36,178

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